



July 26, 2022

The Honorable Greg Steube
2457 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Steube,

As you may know, the *HELPER Act of 2021* (H.R. 3172) was introduced by Rep. John Rutherford in May 2021. The bipartisan bill would amend the National Housing Act to establish a mortgage insurance program for first responders and teachers in the model of the VA Home Loan Program. Charlotte County would benefit greatly from this reform as it would make housing more affordable for these public servants and help the County recruit and retain these critical workers. With that in mind, we ask that you cosponsor this legislation.

Throughout the COVID-19 pandemic, first responders and educators have continued to answer the call to serve our community, however, some of them face financial obstacles when buying a home in today's competitive housing market, and as a result are often unable to achieve homeownership in the area that they serve.

The *HELPER Act* addresses this by establishing a new home loan program, administered under the Federal Housing Administration (FHA), that creates a process for first responders and educators to affordably purchase a home. Specifically, the *HELPER Act*:

- Creates a one-time use home loan program under the FHA for law enforcement officers, firefighters, Emergency Medical Technicians (EMT), paramedics, and pre-K-12 teachers;
- Eliminates a down payment requirement;
- Eliminates a monthly mortgage insurance premium (MIP) requirement;
- Requires a 3.6 percent upfront mortgage insurance (UFMI) premium to ensure the solvency of the program; and
- Requires the program to be reauthorized after five years.

The *HELPER Act* currently has 72 cosponsors in the House, 42 Democrats and 30 Republicans. Several members of the Florida delegation support the legislation: Reps. Al Lawson, Mike Waltz, Carlos Gimenez, Maria Salazar, Kat Cammack, Charlie Crist, and Neal Dunn are all cosponsors. Additionally, there is a companion bill in the Senate (S. 2981) with similarly bipartisan support. The Senate legislation is sponsored by Sen. Marco Rubio and cosponsored by Sen. Rick Scott.

BOARD OF COUNTY COMMISSIONERS

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A home loan program that provides access to affordable homeownership is a much-needed benefit for our first responders and teachers. Thank you for your consideration of this request and please let us know if you have any questions.

Sincerely,



William G. Truex, Chairman
Charlotte County Board of
County Commissioners



William Prummell, Sheriff
Charlotte County

WGT/WP/cp/dw

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